

# Standard (Fixed) Repayment Chart

## Standard (Fixed) Repayment Schedule

Below is a standard repayment schedule using fixed monthly payments for a repayment period of no more than 10 years. No consideration is made for annual changes in variable rates.

**Monthly Payments:** In order to estimate what your payments would be and the number of months you would have to make them, first find your loan balance. Then, locate your monthly payment under the appropriate interest rate. If you have loans at more than one interest rate, add the different payment amounts to estimate how much you would be paying each month.

**Total Amount:** In order to estimate what the total payback would be, multiply the “Monthly payment” by the number of “Months to repay.”

Standard (Fixed) Monthly Payments										
Loan balance at repayment	7%		8%		8.25%		9%		10%	
	Monthly payment	Months to repay	Monthly payment	Months to repay	Monthly payment	Months to repay	Monthly payment	Months to repay	Monthly payment	Months to repay
\$1,000	<b>\$50.73</b>	21	<b>\$51.19</b>	21	<b>\$51.30</b>	21	<b>\$51.65</b>	21	<b>\$52.10</b>	21
2,000	<b>50.66</b>	45	<b>50.63</b>	46	<b>50.86</b>	46	<b>50.65</b>	47	<b>50.73</b>	48
3,000	<b>50.03</b>	74	<b>50.44</b>	76	<b>50.31</b>	77	<b>50.00</b>	80	<b>50.22</b>	83
4,000	<b>50.02</b>	108	<b>50.20</b>	114	<b>50.15</b>	116	<b>50.67</b>	120	<b>52.86</b>	120
5,000	<b>58.05</b>	120	<b>60.66</b>	120	<b>61.33</b>	120	<b>63.34</b>	120	<b>66.07</b>	120
6,000	<b>69.67</b>	120	<b>72.80</b>	120	<b>73.59</b>	120	<b>76.01</b>	120	<b>79.29</b>	120
8,000	<b>92.89</b>	120	<b>97.06</b>	120	<b>98.12</b>	120	<b>101.34</b>	120	<b>105.72</b>	120
10,000	<b>116.11</b>	120	<b>121.33</b>	120	<b>122.65</b>	120	<b>126.68</b>	120	<b>132.15</b>	120
15,000	<b>174.16</b>	120	<b>181.99</b>	120	<b>183.98</b>	120	<b>190.02</b>	120	<b>198.22</b>	120
20,000	<b>232.22</b>	120	<b>242.66</b>	120	<b>245.31</b>	120	<b>253.35</b>	120	<b>264.30</b>	120
30,000	<b>348.33</b>	120	<b>363.98</b>	120	<b>367.96</b>	120	<b>380.03</b>	120	<b>396.45</b>	120
40,000	<b>464.43</b>	120	<b>485.31</b>	120	<b>490.61</b>	120	<b>506.70</b>	120	<b>528.60</b>	120
50,000	<b>580.54</b>	120	<b>606.64</b>	120	<b>613.26</b>	120	<b>633.38</b>	120	<b>660.75</b>	120
60,000	<b>696.65</b>	120	<b>727.97</b>	120	<b>735.90</b>	120	<b>760.05</b>	120	<b>792.90</b>	120
100,000	<b>1,161.08</b>	120	<b>1,213.28</b>	120	<b>1,226.50</b>	120	<b>1,266.76</b>	120	<b>1,321.51</b>	120